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PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3037

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

OCT 18 2002  
PATENT & TRADEMARK OFFICE  
JC8

In re Application of: )  
Evan L. BRYMAN ) Group Art Unit: 2161  
Application No.: 09/702,728 )  
Filed: November 1, 2000 )  
For: SYSTEM AND METHOD FOR )  
RESTRICTING OVER LIMIT )  
ACCOUNTS )  
Commissioner for Patents )  
Washington, DC 20231 )

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Sir:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached. Applicant respectfully requests that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicant determines that the cited documents do not constitute "prior art" under United States law, Applicant

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reserves the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: October 18, 2002

By: Tara Blech  
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